

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

|                        |   |                    |
|------------------------|---|--------------------|
| In Re: MICHELLE HARVEY | § | Case No.: 09-17715 |
|                        | § |                    |
|                        | § |                    |
|                        | § |                    |
|                        | § |                    |
| Debtor(s)              | § |                    |

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/15/2009.
- 2) This case was confirmed on 08/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/08/2011.
- 5) The case was dismissed on 08/10/2011.
- 6) Number of months from filing to the last payment: 24
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,600.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

|  |                    |
|--|--------------------|
| Total paid by or on behalf of the debtor | \$ 7,985.81        |
| Less amount refunded to debtor           | \$ .00             |
| <b>NET RECEIPTS</b>                      | <b>\$ 7,985.81</b> |

**Expenses of Administration:**

|                                       |             |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,303.50 |
| Court Costs                           | \$ .00      |
| Trustee Expenses and Compensation     | \$ 492.57   |
| Other                                 | \$ .00      |

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,796.07**

Attorney fees paid and disclosed by debtor **\$ 489.48**

**Scheduled Creditors:**

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| CITY OF CHICAGO DEPT | UNSECURED    | 451.42                 | 320.40                | 320.40               | .00                   | .00              |
| PEOPLES GAS LIGHT &  | UNSECURED    | 5,700.00               | 5,714.78              | 5,714.78             | .00                   | .00              |
| NATIONAL CAPITAL MGM | SECURED      | 10,975.00              | 15,342.40             | 10,975.00            | 4,377.85              | 811.89           |
| NATIONAL CAPITAL MGM | UNSECURED    | 3,463.00               | .00                   | 4,367.40             | .00                   | .00              |
| ROADLOANS            | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER | PRIORITY     | 1,323.21               | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER | PRIORITY     | 4,272.02               | 8,570.65              | 8,570.65             | .00                   | .00              |
| ADVOCATE HEALTH CARE | UNSECURED    | 330.00                 | NA                    | NA                   | .00                   | .00              |
| CERTEGY              | UNSECURED    | 194.00                 | NA                    | NA                   | .00                   | .00              |
| CHASE BANK USA       | UNSECURED    | 1,263.83               | NA                    | NA                   | .00                   | .00              |
| CHASE                | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| CHASE                | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| CHRIST MEDICAL CENTE | UNSECURED    | 330.00                 | NA                    | NA                   | .00                   | .00              |
| CINGULAR WIRELESS    | UNSECURED    | 811.27                 | NA                    | NA                   | .00                   | .00              |
| CINGULAR WIRELESS    | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| CITY OF CHICAGO      | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| COMMONWEALTH EDISON  | UNSECURED    | 315.40                 | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER | UNSECURED    | 1,648.94               | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER | UNSECURED    | 2,274.19               | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER | UNSECURED    | 5,537.22               | 10,227.77             | 10,227.77            | .00                   | .00              |
| FIFTH THIRD BANK     | UNSECURED    | 891.00                 | 892.31                | 892.31               | .00                   | .00              |
| FIFTH THIRD BANK     | UNSECURED    | 148.82                 | NA                    | NA                   | .00                   | .00              |
| FIFTH THIRD BANK     | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |

**Scheduled Creditors:**

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| PREMIER BANK CARD    | UNSECURED    | 407.00                 | 407.04                | 407.04               | .00                   | .00              |
| FIRST PREMIER BANK   | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| FIRST PREMIER BANK   | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| HAROLD WASHINGTON CO | UNSECURED    | 75.00                  | NA                    | NA                   | .00                   | .00              |
| IDES                 | UNSECURED    | 2,289.00               | 2,289.00              | 2,289.00             | .00                   | .00              |
| MIY DIRECT           | UNSECURED    | 400.00                 | NA                    | NA                   | .00                   | .00              |
| NCO FINANCIAL SYSTEM | UNSECURED    | 70.00                  | NA                    | NA                   | .00                   | .00              |
| NORTHWESTERN MEDICAL | UNSECURED    | 78.82                  | NA                    | NA                   | .00                   | .00              |
| NORTHWESTERN ASSOCIA | UNSECURED    | 268.41                 | NA                    | NA                   | .00                   | .00              |
| SAGE TELECOM INC     | UNSECURED    | 112.32                 | 112.32                | 112.32               | .00                   | .00              |
| AMERITECH            | UNSECURED    | 70.31                  | NA                    | NA                   | .00                   | .00              |
| AT & T               | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| TCF BANK             | UNSECURED    | 266.22                 | NA                    | NA                   | .00                   | .00              |
| TCF NATIONAL BANK    | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| TONYS FINER FOODS    | UNSECURED    | 68.40                  | NA                    | NA                   | .00                   | .00              |
| TONYS FINER FOODS    | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| VILLAGE OF FOREST PA | UNSECURED    | 200.00                 | NA                    | NA                   | .00                   | .00              |
| VILLAGE OF FOREST PA | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| JEFFERSON CAPITAL SY | UNSECURED    | 1,043.70               | 1,043.70              | 1,043.70             | .00                   | .00              |
| WASHINGTON MUTUAL    | OTHER        | .00                    | NA                    | NA                   | .00                   | .00              |
| WEST SUBURBAN HEALTH | UNSECURED    | 90.00                  | NA                    | NA                   | .00                   | .00              |
| WESTLAKE HOSPITAL    | UNSECURED    | 155.00                 | NA                    | NA                   | .00                   | .00              |
| XTRACASH 1000 COM    | UNSECURED    | 260.00                 | NA                    | NA                   | .00                   | .00              |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Int.<br/>Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| <b>Secured Payments:</b>            |                          |                           |                      |
| Mortgage Ongoing                    | .00                      | .00                       | .00                  |
| Mortgage Arrearage                  | .00                      | .00                       | .00                  |
| Debt Secured by Vehicle             | 10,975.00                | 4,377.85                  | 811.89               |
| All Other Secured                   | .00                      | .00                       | .00                  |
| <b>TOTAL SECURED:</b>               | 10,975.00                | 4,377.85                  | 811.89               |
| <b>Priority Unsecured Payments:</b> |                          |                           |                      |
| Domestic Support Arrearage          | .00                      | .00                       | .00                  |
| Domestic Support Ongoing            | .00                      | .00                       | .00                  |
| All Other Priority                  | 8,570.65                 | .00                       | .00                  |
| <b>TOTAL PRIORITY:</b>              | 8,570.65                 | .00                       | .00                  |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | 25,374.72                | .00                       | .00                  |

**Disbursements:**

|                             |             |             |
|-----------------------------|-------------|-------------|
| Expenses of Administration  | \$ 2,796.07 |             |
| Disbursements to Creditors  | \$ 5,189.74 |             |
| <b>TOTAL DISBURSEMENTS:</b> |             | \$ 7,985.81 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.